

SPOTLIGHT

American Income Life • November 2001 • Monthly Magazine

\$6,784,000

**Biggest Month In
ALL History**

A Brave New World!



Celebrating 50 Years Of Success

www.aill.com Volume 34 Number 11

A Brave New World

Out of the smoke and ashes of Sept. 11, 2001 came some profound changes in our society. Out of the rubble came story after story of heroes, whether it was the passengers who stood up to the terrorists aboard the United Airlines flight that crashed in Pennsylvania, or the firefighters, police and emergency personnel who so gallantly risked their lives to save others.

These people were brave not because they were paid to be, but because that is a part of who they are. I would like to say I am one of those brave individuals, but I'm not. I am, however, married to someone who is. Dottie gets involved in things normal people might not care to do which leads me to one of my stories.

It was the second morning of our family vacation this past July just off the North Carolina coast. We had decided to take a walk just the two of us, and as Dottie would say, get in time with our feelings. We had been walking for about 30 minutes on an isolated stretch of

from the desk of
Roger Smith

Executive Vice President,
Director Of Agencies

beach when we heard yelling coming from the ocean. In the middle of the pounding waves were two women waving their arms. After Dottie yelled out, "Do you need help?" It became very obvious they were fighting for their lives.

Unbeknownst to us, converging weather patterns had turned the ocean into a cauldron of rip tides and high surf.

As I began analyzing the situation, Dottie was already in motion. She handed me her sunglasses saying, "Hold these," and dove into the water. Hold these! Like I was going to wait on the beach while she rescues two women.

Who the heck wears the pants in the household anyway? With that, my decision was made, not out of gallantry but out of shame, and I dove in. The first woman turned out to be the daughter of the second woman. The girl was frantic but strong enough to make it to where the surf was breaking. With God's will, I was able to grab her arm, and we struggled to safety. Out of breath and gasping for air, I looked up to witness Dottie no longer trying to save the mother's life, but was

now in a struggle for her own. I remembered seeing a house down the beach, I sent the daughter running to wake the residents and call for help. I stood, alone, yelling at Dottie, "Just float and don't fight the rip tide." The next few minutes seemed like an eternity. Soon a crowd of people came running down the beach to help. Four of us dragged Dottie out of the water, as two others on surfboards searched for the mother. They found her and brought her up on the beach, gave her mouth-to-mouth and a lot of prayers were answered.

In that long walk back to the beach house, I thought about being brave. Some people have it, and some people, like myself, have to work for it. Either way, our actions that day changed the way things might have been.

When I look back at these past two years and especially, the first three quarters of 2001, once again the word *bravery* comes to mind. When I asked you for double-digit growth, you dove into that sea of change the same way Dottie dove into that ocean. I asked you for 13 percent, and you returned with over 19 percent. I asked you to increase our Agent count, and you raised it from 1352 to 1720 in 10 short months. That is a 30 percent increase! And in September when terrorists wreaked havoc on our lives, and our economy, you received the message that the profession of selling life insurance is a noble one. In this time of death and destruction, when people's minds are open to their own mortality, you stepped up to the front lines and displayed your pride, knowing we can talk to families about protecting their loved ones.

So, as we finish up this last quarter of 2001 and we prepare to move into 2002, I ask you once again to be brave. We set a goal of \$60 million in 2001, and you are meeting that goal with flying colors. We will hit our mark and certainly surpass it by another million. We are now raising the bar to \$70 million for 2002. Some of you might be thinking a 20 percent increase this year, a 15 percent increase next — those are some lofty expectations. The reality is, just by shifting our thinking a little, embracing change and by being brave, we will get far past \$70 million in 2002. Your achievements this year have changed the way things might have been, and you are my heroes. It is a brave new world out there, and it is all yours!



American Income is forging ahead into a brave new world by writing \$6,784,000 in Net ALP. This is our biggest month in Company history! Let's continue to brave new waters and push our production again next month.

Congratulations!

Dates to Remember

Nov. 29 (Thursday), 2001

All business and PR credits must be received in Waco to count for November production.

Nov. 29 (Thursday) - Nov. 30 (Friday), 2001

CAS Training School will be held in Waco.

Nov. 29 (Thursday) - Nov. 30 (Friday), 2001

PR Training School will be held in Waco.

Dec. 28 (Friday), 2001

All business and PR credits must be received in Waco to count for December production.

Company Quality Averages

To be eligible for bonuses and featured in *Spotlight*, top producers must have one point above the Company's Quality Averages for both Persistency and Net to Gross.

— October

Net to Gross: 77 percent

Persistency: 73.51 percent

Notes: These figures are used as the minimum qualification requirements for all bonuses. Only Net to Gross is used during the first eight months from an Agent's hire date.

Caesars Palace, the 2002 Sales Convention Destination — Be There!

As 2001 comes to an end and you look back on your achievements for the year, will you be in Las Vegas at Caesars Palace to celebrate your efforts? Will you be playing blackjack in a grand casino filled with Olympian art and plush carpeting? Will you be in the middle of the *City of Lights*, knowing your hard work was worth just that one stroll down the *Strip*? Will you be able to rest, relax and revive your spirit in Caesars' fabulous spa? And more importantly will you be able to walk across the stage to receive your award, knowing this is the kind of recognition you want for many years to come?



Founder's Club Outstanding Producers

October

Agent	SGA	Times Qualified	Total Net ALP	N/G*	Persistency
Rajeev Arora	Rick Altig	1	\$50,663	82	82.83
Steve Fujitani	Rick Altig	1	58,433	93	85.03
Arkadi Nulman	Larry Geneser	5	61,003	77	82.32
Ruben Soberanes	Jatoft-Foti	3	56,760	87	76.82

*Percentage of Net to Gross

Founder's Club Outstanding PR Representatives

October

Agent	SGA	Times Qualified	Number Of Cards/Groups
Cheryl Cook	Dennis Ishler	1	32 Groups
Al Wall	Joshua Chalom	3	14,978 Cards

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You Ain't Seen Nothing Yet!

Promoted To Supervising Agent




Robert Allison Ed Orell Texas	Richard Anderson Tim Schroeder Louisiana	James Bailey Larry Geneser Illinois	Rasheeda Ballard Eric Gigliano Pennsylvania	William Ballinger Rick Allig Tennessee
Loreen Baloun Rick Allig Manitoba	Fritz Barionnette Kevin Khadivian Rhode Island	Jeffrey Bell Zaitnar-Cowan Michigan	Julie Brandt Eric Gigliano New Jersey	Kathleen Brown-Heru Kevin Khadivian Rhode Island
Cory Clarkson Ed Orell Texas	Bruce Davis Chris Laford Nebraska	Dallas Dixon Larry Geneser Illinois	Kevin Frain Rick Allig Manitoba	Leroy Frye Larry Geneser Missouri
Catherine Goldstein Tom Williams Florida	Philip Gunther Chris Laford Nebraska	William Harrison Marc Zippar Florida	Christopher Hernandez Scott Smith Illinois	Dwayne Hill Tom Zahradner Texas
Elizabeth Hodgson Joshua Chalom Ontario	Daniel Hoskins Guy Rowell Vermont	Rebecca Ivester Rick Allig Tennessee	Samuel James Wittenbach-Ostrovsky Mississippi	Kenneth Killmaier Eric Gigliano Pennsylvania
Timothy Kruse Lorry Geneser Illinois	Asher LaVallee Rick Allig Manitoba	Steven Mee Eric Gigliano New Jersey	Robert Metzger Eric Gigliano Pennsylvania	Alan Miner James Saraco Illinois
Deborah Peers Rick Allig Alberta	Israel Pena Tom Williams Florida	Neil Preston Ed Orell Texas	Jim Read Rick Allig Ontario	John Reinbott Eric Gigliano New Jersey
Quincy Roland Ed Orell Texas	Kevin Rountree Rick Allig Idaho	Hugo Rust Jaloff-Foji California	Michael Saracino Dennis Isler Pennsylvania	Imran Satti Joshua Chalom Illinois
Jeffery Scheller Kevin Khadivian Massachusetts	Moneesha Smith Eric Gigliano New Jersey	Victor Sommer Rick Allig Alaska	Stephen Sosby Hancock-Boles Ohio	Mark Spicker Tom Williams Illinois
Matthew Spray Larry Geneser Missouri	Brooke Stewart Joshua Chalom Ontario	Terry Sullivan Larry Geneser Missouri	Eric Swadron Joshua Chalom Illinois	Robert Toodey Larry Geneser Illinois
David Tubbin Rick Allig Wisconsin	Roxanne Vezina Rick Allig Manitoba	Charles Weber Mark Hancock Indiana	Kim Wilhelm Rick Allig Alberta	Steven Williams Marc Zippar Florida

Promoted To General Agent

Jasmin Allen Robert Glover Georgia	Marcus Bautista Kevin Khadivian Massachusetts	John Bulecca Marc Zippar Florida	Pearl Burks Larry Geneser Kansas	Steven Calver Steve Friedlander New Zealand
Paula Cooper Rick Allig Alberta	Joshua Giggins Ryan Whitley Alabama	Derek Hartley Ali Shahrak North Carolina	Mitchell James Richard Neal Tennessee	David Melcher Chris Laford Nebraska
Michael Redd Ed Orell Texas	Scott Rudolph Rick Allig Tennessee	Marcus Smith James Saraco Ohio	Greg Spence Ed Orell Texas	Byron Watson Eric Gigliano New Jersey

Promoted To Master General Agent

Joseph Campbell Lloyd Fitzgerald Texas	Don Goodwin Kevin Pawlowski Texas	Adam Kiss Richard Rutt New York	Theodore Pappas Richard Rutt New York	Kathleen Saco Kevin Khadivian Massachusetts
Vernon Sanford Lloyd Fitzgerald Texas	Heather Schurr William Jennings Colorado			

	1. Carla Miller Omaha, NE		2. Brian Quinn Kansas City, MO
	3. Valentin Trujillo Downer's Grove, IL		4. Timothy Cruise Downer's Grove, IL
	5. Arkadi Nulman Kansas City, MO		6. Joseph Moore San Diego, CA
	7. David Wang Downer's Grove, IL		8. Andrew Rossberg Great Neck, New York
	9. Maria Bellajaro Kaneohe, HI		10. David Carey Downer's Grove, IL

INDIVIDUAL PRODUCERS

All Time Record to Beat				October Qualifiers	
★ Thomas Glenn	Net ALP \$35,153	Year 2000	Month Dec.		
Name	Net ALP	Pers	N/G*	MGA	SGA
1. Carla Miller	\$25,871	80.57	81		Chris Lafond
2. Brian Quinn	22,927		98	Vlad Basov	Larry Geneser
3. Valentin Trujillo	21,423		100	Eric Nichols	Scott Smith
4. Timothy Cruise	21,049	79.73	78	Eric Nichols	Scott Smith
5. Arkadi Nulman	21,026	82.32	77	Vlad Basov	Larry Geneser
6. Joseph Moore	18,507		98	John McCreary	Furer-Whittinghill
7. David Wang	18,066	81.53	86	Eric Nichols	Scott Smith
8. Andrew Rossberg	17,993		100	Theodore Pappas	Richard Rutt
9. Maria Bellajaro	17,781	74.59	84	Dennis Muth	Rick Altig
10. David Carey	17,282		98	Robert Olson	Scott Smith
11. Steve Fujitani	16,811	85.03	93	Dennis Muth	Rick Altig
12. Raymond Lau	16,503	81.27	78	Roger Fung	Rick Altig
13. Nickolay Gusev	15,737	86.24	82	Vlad Basov	Larry Geneser
14. Allen Green	15,693		98	Theodore Pappas	Richard Rutt
15. Erik Martinez	15,568		91	Slav Bitman	Larry Geneser
16. Derek Sandilands	14,742	86.00	81	Melinda-Rae Lyse	Rick Altig
17. Bill Wade	14,468	74.41	80	Jack Seitz	Hancock-Boles
18. Richard Brown	14,334		93	Jeffrey Dinocento	Eric Giglione
19. Sean Ajayi	14,287		88	Steve Foti	Jatoft-Foti
20. Ruben Soberanes	14,123	78.82	87		Jatoft-Foti
21. Duane Roth	13,679		86	Slav Bitman	Larry Geneser
22. David Mah	13,624		87	Roger Fung	Rick Altig
23. Robert Aks	13,615	82.95	83	Vlad Basov	Larry Geneser
24. Amy Shamsiev	13,459		100	Adam Kiss	Richard Rutt
25. Roland Parker	13,298	77.64	82	Roland Parker	Tom Williams
26. Gregory Engrav	13,237	79.18	84	Steven Engrav	Rick Altig
27. Marc Rosen	12,903		89	Stephen Liberto	Eric Giglione
28. Dara Rome	12,885		100	Michael Knapick	Scott Smith
29. Jonathan Saluk	12,854		97		Richard Rutt
30. Emmanuel Osifo	12,830		93	Lee Conti	David Cohen
31. Elaine Abbott	12,828		88	Jeffrey Dinocento	Eric Giglione
32. Darrell Ballard	12,696	79.27	85	Darrell Ballard	Jatoft-Foti
33. Michael Saracino	12,573		95	Gay Deitch	Dennis Ishler
34. Charlie Blevins	12,561		93		Ryan Whitley
35. Scott Underwood	12,545		88	Robert Olson	Scott Smith
36. Enrico Lopez	12,522		97	Rory Lee	Rick Altig
37. Paul Martinez	12,519		100	David Zophin	Ed Orell
38. Terry Sullivan	12,514		100	Pat Shehan	Larry Geneser
39. Clifford Kearbey	12,465		95	Scott Sonnenberg	Larry Geneser
40. Charlotte Braddon	12,458		79	Michael Hanson	Altig-Martyn
41. Denard Cooper	12,435		85	Jeffrey Dinocento	Eric Giglione
42. Adrienne Ross	12,290		100	Stephen Ross	Steve Friedlander
43. Anthony Christman	12,288	89.98	88		Gary Bleier
44. Rajeev Arora	12,252	82.83	82	Hurst Kopp	Rick Altig
45. John Rice	12,177		86	Doreen Ryan-Foti	Jatoft-Foti
46. Alexander Grimal	12,056		97	Nicholas Mitkowski	Tom Williams
47. Theodore Pappas	11,997		91	Theodore Pappas	Richard Rutt
48. Amy Placco	11,982		100	Jason Choate	Kevin Khadivian
49. Robert Ulreich	11,953		93	Roger Johnson	Jatoft-Foti
50. Sarah McGahan	11,922		100	Jay Mullins	Daniel Zeoli

*Percentage of Net to Gross

INDIVIDUAL PRODUCERS

All Time Record to Beat				YTD Qualifiers	
★ Timothy Cruise	Net ALP \$242,696	Year 2000			
Name	Net ALP	Pers	N/G*	MGA	SGA
1. Timothy Cruise	\$180,727	79.73	78	Eric Nichols	Scott Smith
2. David Wang	172,114	81.53	86	Eric Nichols	Scott Smith
3. Ruben Soberanes	158,188	76.82	87		Jatoft-Foti
4. Eddie Norman	121,167	90.52	82	Eddie Norman	Scott Smith
5. Arkadi Nulman	118,422	82.32	77	Vlad Basov	Larry Geneser
6. Roland Parker	115,132	77.64	82	Roland Parker	Tom Williams
7. Carla Miller	113,296	80.57	81		Chris Lafond
8. Peter Bardeson	107,262		78	Danny VanHouten	Joseph Manona
9. Nickolay Gusev	104,911	88.24	82	Vlad Basov	Larry Geneser
10. James Peale	101,104	81.73	82	James Peate	Marc Zipper
11. Steve Fujitani	97,864	85.03	93	Dennis Muth	Rick Altig
12. Theodore Pappas	97,283		91	Theodore Pappas	Richard Rutt
13. Eric Neal	96,769	76.52	81	Slav Bitman	Larry Geneser
14. Bill Wade	96,738	74.41	80	Jack Seitz	Hancock-Boles
15. Derek Sandilands	95,587	86.00	81	Melinda-Rae Lyse	Rick Altig
16. Gregory Engrav	93,528	79.18	84	Steven Engrav	Rick Altig
17. Andrew Fike	92,771	83.70	91	Elizabeth Mallon	Robert Glover
18. Mark Gagliardi	90,921	85.64	81	Doreen Ryan-Foti	Jatoft-Foti
19. Peter Nikolov	90,666	81.19	93	Stephen Ross	Steve Friedlander
20. Jinzhou Zhao	88,290	86.91	90	Wilbur Smith	Rick Altig
21. Marisol Portillo-Mata	87,516	91.42	92	Lee Conti	David Cohen
22. Richard Sauer	86,931	81.38	83	David Brister	Eric Giglione
23. Raymond Lau	86,774	81.27	78	Roger Fung	Rick Altig
24. Wesley Bangs	86,419	76.66	84	Wendell Bangs	Rick Altig
25. Bulbinder Hayer	85,888	80.99	82	Roger Fung	Rick Altig
26. Rajeev Arora	84,594	82.83	82	Hurst Kopp	Rick Altig
27. Scott Remmey	84,445	84.66	82	Jeffrey Dinocento	Eric Giglione
28. Innocent Okeke	84,200	75.52	82	Larry Adebessin	Matt Blumert
29. Ramin Maghsoud	83,492	77.72	90	Larry Kudlacek	Ed Orell
30. Michael Thomas	83,466	77.07	81	Michael Thomas	Robert Smith
31. Lorena Barriere	83,176	77.39	89	Lee Conti	David Cohen
32. Carl Boldon	82,610	81.14	87		Zeldner-Cowan
33. Daniel Phares	82,178	82.61	83	Daniel Phares	Marc Morton
34. Mark Bleier	82,127	86.43	86		Gary Bleier
35. David Thornton	81,986	96.67	94	Erik Graham	David Cohen
36. Paul Anderson	81,948	84.06	79	Paul Anderson	Larry Geneser
37. Maria Bellajaro	80,999	74.59	84	Dennis Muth	Rick Altig
38. Kouassi Appiah	80,665	79.20	84	Roger Fung	Rick Altig
39. James Logan	79,175	82.64	90		Robert Hughes
40. Darrell Ballard	79,003	79.27	85	Darrell Ballard	Jatoft-Foti
41. Herman Libman	78,427	87.14	85	Herman Libman	Lisa D'Amico
42. Brian Traboulay	76,745	85.13	86	Brian Traboulay	Rick Altig
43. Angeles Ordas	76,633	80.57	79		Furer-Whittinghill
44. Michael Perkins	76,360	77.25	87	Doreen Ryan-Foti	Jatoft-Foti
45. Bradley Kincaid	76,103	75.63	78	Rory Lee	Rick Altig
46. Mindy Guisevite	75,373	85.20	80		Matt Blumert
47. Maurice Davies	73,614	78.75	96	Stephen Ross	Steve Friedlander
48. Scott Shirk	72,743	75.42	84		Dennis Ishler
49. Jose Sanchez	72,390	78.79	86	Eric Nichols	Scott Smith
50. Carmin Fusco	71,990	76.92	83	Stephen Liberto	Eric Giglione

*Percentage of Net to Gross

\$750+

Agent	SGA
Maria Bellajaro	Rick Altig
David Carey	Scott Smith
Timothy Cruise	Scott Smith
Gregory Engrav	Rick Altig
Steve Fujitani	Rick Altig
Allen Green	Richard Rutt
Nickolay Gusev	Larry Geneser
Raymond Lau	Rick Altig
Erik Martinez	Larry Geneser
Carla Miller	Chris Lafond
Joseph Moore	Furer-Whittinghill
Arkadi Nulman	Larry Geneser
Brian Quinn	Larry Geneser
Andrew Rossberg	Richard Rutt
Ruben Soberanes	Jatoft-Foti
Valentin Trujillo	Scott Smith
David Wang	Scott Smith

\$600+

Agent	SGA
Elaine Abbott	Eric Giglione
Sean Ajayi	Jatoft-Foti
Robert Aks	Larry Geneser
Rajeev Arora	Rick Altig
Darrell Ballard	Jatoft-Foti
Lorena Barriere	David Cohen
Charlie Blevins	Ryan Whitley
Charlotte Braddon	Altig-Martyn
Richard Brown	Eric Giglione
Anthony Christman	Gary Bleier
Denard Cooper	Eric Giglione
Alexander Grimal	Tom Williams
Hal Herman	Durhon Oldham
Ron Howell	Ramin Kouladji
Clifford Kearbey	Larry Geneser
Enrico Lopez	Rick Altig
David Mah	Rick Altig
Paul Martinez	Ed Orell
Emmanuel Osifo	David Cohen
Theodore Pappas	Richard Rutt
Roland Parker	Tom Williams
John Rice	Jatoft-Foti
Dara Rome	Scott Smith
Marc Rosen	Eric Giglione
Adrienne Ross	Steve Friedlander
Duane Roth	Larry Geneser
Jonathan Saluk	Richard Rutt
Derek Sandilands	Rick Altig
Michael Saracino	Dennis Ishler
Amy Shamsiev	Richard Rutt
Terry Sullivan	Larry Geneser

Scott Underwood
Bill Wade

\$500+

Agent	SGA
Leandrew Alexander	William Jennings
Rick Baillez	Scott Smith
Sara Barnes	Scott Smith
Michael Barrett	Rick Altig
Robert Biddle	Hancock-Boles
Stephen Bright	Larry Geneser
John Bulecza	Marc Zipper
Rudi Camenzind	David Cohen
Maurice Davies	Steve Friedlander
Barry Deardorff	Eric Giglione
Bryan Fratt	Ed Orell
Lroy Frye	Larry Geneser
Steven Greer	Durhon Oldham
Peter Hamm	Eric Giglione
Mark Hart	Eric Giglione
Philip Hart	Scott Smith
Sam Hartleroad	Hancock-Boles
Sheldon Hausman	David Cohen
Gary Hausman	David Cohen
Kim Hawkins	Cohen-Hartman
Roger Hotz	Rick Altig
Christopher Ivey	Ed Orell
Larcell Jennings	Larry Geneser
Jean Kamden	Tyrone Conard
Bradley Kincaid	Rick Altig
Adam Kiss	Richard Rutt
Robert Lewis	Kevin Pawlowski
James Logan	Robert Hughes
Ramin Maghsoud	Ed Orell
Michael McDonald	Jatoft-Foti
Sarah McGahan	Dan Zeoli
Eddie Norman	Scott Smith
Steven Pate	Scott Smith
Deborah Peers	Rick Altig
Lois Pilcher	Steve Friedlander
Amy Placco	Kevin Khadivian
Justin Rorabaugh	Larry Geneser
Elizabeth Sanchez	David Cohen
Jose Sanchez	Scott Smith
Paramjit Sangha	Rick Altig
Pratik Shah	Rick Altig
Glenda Shoemaker	Ryan Whitley
Stephen Smithers	Larry Geneser
Anita Starnaud	Cohen-Hartman
Kathleen Thurston	Jatoft-Foti
John Tipper	Guy Rouelle
Calina Toscano	David Cohen
Brian Troublay	Rick Altig
David Tubbin	Rick Altig
Robert Ulreich	Jatoft-Foti
Al-Karim Walji	Rick Altig

Edward White
Michael Witcoskie
Carmel Woldu
Madlyn Woodyard
Michael Wright

\$400+

Agent	SGA
Mark Allen	Ed Orell
Paul Anderson	Larry Geneser
Julie Aprahamian	Joseph Manone
Robert Beck	Lisa D'Amico
Alan Becker	Larry Geneser
Jeffrey Bell	Zeidner-Cowan
Leslie Benson	Rick Altig
Jim Bianchi	Durhon Oldham
Carl Boldon	Zeidner-Cowan
Leonardo Brems	Rick Altig
London Burnett	James Surace
Chris Christensen	Ed Orell
Kenneth Conley	Marc Zipper
Ralph Eltringham	Richard Rutt
William Feaster	Ed Orell
Mark Gagliardi	Jatoft-Foti
Yoshinori Goya	David Cohen
Michael Grollmund	Eric Giglione
Christopher Hernandez	Scott Smith
Manuel Hernandez	Rick Altig
Darchand Jackson	David Cohen
Stephen Kapsalis	Scott Smith
Mahmoud Kenareh	Ali Shahrak
Alison King	Furer-Whittinghill
Shawn Kuntz	Larry Geneser
Joseph Mogle	Rick Altig
Rowna Nicolas	Marc Zipper
Peter Nikolov	Steve Friedlander
James Noonan	Larry Geneser
Peter Novellino	Rick Altig
Innocent Okeke	Matt Blumert
Angeles Ordas	Furer-Whittinghill
Tim Oztunguc	Scott Smith
James Peate	Marc Zipper
Michael Perkins	Jatoft-Foti
John Reinbott	Eric Giglione
Scott Remmey	Eric Giglione
William Richard	Larry Geneser
Joshua Robinson	Larry Geneser
Hugo Rust	Jatoft-Foti
Steven Schmoll	Rick Altig
Cathy Thompson	Tyrone Conard
Tomas Thundiyl	Scott Smith
Charles Todd	Scott Smith
John Vargas	Tom Williams
Anthony Viscuso	Cohen-Hartman
Matthew Wolfanger	Durhon Oldham

October Qualifiers

Personal Producers

All Personal Producers who write \$8,000 of Net ALP, with one point above the Company's current Quality Averages, will win a 50th Anniversary note cube. The winners are as follows:

Nikhil Achrekar Leandrew Alexander Mark Allen Paul Anderson Julie Aprahamian Rodolfo Arruejo Eric Austin Steven Austin Rick Bailliez Wesley Bangs Sara Barnes Michael Barrett Lorena Barriere Cynthia Bashaw Suvi Bayly Alan Becker Jeffrey Bell Leslie Benson Jessica Bergren Machelle Berry Jim Bianchi Robert Biddle Mark Bleier Carl Boldon Leonardo Brems Stephen Bright Stephannie Browder John Bulecza London Burnett Rudi Camenzind	John Carven Cahlil Cherubin Chris Christensen Kenneth Conley Keith Cornwell Patrick Coughlin Maurice Davies Barry Deardorff Maria Dimitrakopoulou Craig Dimmig Eric Dunevant Ramone Ellis Ralph Eltringham Jarrod Erlendson Curtis Fox Bryan Fratt Leroy Frye Mark Gagliardi Michael Givens Yoshinori Goya Steven Greer Michael Grollmund Philip Gunther Peter Hamm Mark Hart Philip Hart Sam Hartleroad Gary Hausman Kim Hawkins Hal Herman	Christopher Hernandez Manuel Hernandez Lisa Hinton Roger Hotz Ron Howell Christopher Ivey Darchand Jackson Willie James Carolyn Jeffrey Larcell Jennings Joel Julien Anna Kaberi Jean Kamdem Stephen Kapsalis Mahmoud Kenareh Edward Kim Bradley Kincaid Alison King Adam Kiss Shawn Kuntz Robert Lewis Benjamin Lindemuth James Logan Ramin Maghsoud John McCreary Kelly McDonald Michael McDonald Sarah McGahan Todd McGinnis Harold McSweeney	Steven Mee Joseph Mogle Rowna Nicolas Peter Nikolov James Noonan Eddie Norman Peter Novellino Innocent Okeke Angeles Ordas Tim Oztunguc Theodore Pappas Melissa Pass Steven Pate James Peate Deborah Peers Michael Perkins Lois Pilcher Amy Placco Steven Polederos Rebecca Rechek Reginald Reed John Reinbott Malak Rezk William Richard Joshua Robinson Justin Rorabaugh Hugo Rust Jose Salazar Elizabeth Sanchez Jose Sanchez	Paramjit Sangha Steven Schliezer Ted Schilling Steven Schmoll Pratik Shah Glenda Shoemaker Moncesha Smith Anita Starnaud George Sturge Lawrence Tenamoro Cathy Thompson Tomas Thundiyl Kathleen Thurston John Tipper Charles Todd Celina Toscano Brian Troublay David Tubbin Robert Ulreich John Vargas Anthony Viscuso Al-Karim Walji Merceditas Webb Edward White Michael Witcoskie Carmel Woldu Matthew Wolfanger Madlyn Woodyard Michael Wright Jinzhou Zhao
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All Personal Producers who write \$12,000 of Net ALP, with one point above the Company's current Quality Averages, will win a 50th Anniversary portfolio. The winners are as follows:

Elaine Abbott Sean Ajayi Robert Aks Rajeev Arora Darrell Ballard Maria Bellajaro Charlie Blevins Richard Brown David Carey	Anthony Christman Denard Cooper Timothy Cruise Gregory Engrav Steve Fujitani Allen Green Alexander Grimal Nickolay Gusev Clifford Kearbey	Raymond Lau Enrico Lopez Erik Martinez Paul Martinez Carla Miller Joseph Moore Arkadi Nulman Emmanuel Osifo Roland Parker	Brian Quinn John Rice Dara Rome Marc Rosen Adrienne Ross Andrew Rossberg Duane Roth Jonathan Saluk Derek Sandilands	Michael Saracino Amy Shamsiev Ruben Soberanes Terry Sullivan Valentin Trujillo Scott Underwood Bill Wade David Wang
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P.R. Representatives

All P.R. Representatives who submit two Original TG contracts, with a minimum combined membership of 500 members, will win a 50th Anniversary note cube. The winners are as follows:

Ken Altizer Catherine Briggie	Robert Dailey Gilbert Sciacqua	John Wagner	Al Wall	Joseph Ward
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All P.R. Representatives who submit three Original TG contracts, with a minimum combined membership of 1,000 members, will win a 50th Anniversary portfolio. The winners are as follows:

Denise Bateman	Darrell Dorey	Marjorie Wade	Dyan Walker	Cynthia Ware
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SUPERVISING AGENTS



1. Maurice Davies
Auckland, NZ



2. Stephen Momborg
Crystal, MN



3. Kevin Surles
Dallas, TX



All Time Record to Beat
Month: \$43,409 1st Yr. Gino Tanzil

All Time Record to Beat
Month: \$50,606 Net ALP Chad Roehrs

October Production

Name	1st Year Agent	Net ALP	Pers	N/G	# 1st Yr Agents	MGA	SGA
1. Maurice Davies	\$23,152	\$34,691	81.00	97	2	Stephen Ross	Steve Friedlander
2. Stephen Momborg	22,163	29,633	78.59	87	3	Jeffory Churchfield	Rick Allig
3. Kevin Surles	21,144	29,519		88	3	David Zophin	Ed Orell
4. Shawn Kuntz	18,297	28,201		84	2	Tony Sutton	Larry Geneser
5. Peter Voight	16,412	16,983		82	4	Matt Henderson	Marc Zipper

YTD Production

All Time Record to Beat
YTD: \$142,726 1st Yr. Vladimir Opra

All Time Record to Beat
YTD: \$237,992 Net ALP Vladimir Opra

Name	1st Year Agent	Net ALP	Pers	N/G	# 1st Yr Agents	MGA	SGA
1. Jean Finley	\$67,277	\$129,455	76.43	83	1	Scott Sonnenberg	Larry Geneser
2. Shawn Kuntz	57,375	107,004		84	2	Tony Sutton	Larry Geneser
3. Maurice Davies	55,508	128,754	81.00	97	2	Stephen Ross	Steve Friedlander
4. Ed Stallworth-Cherry	41,245	57,650		79	4	Don Goodwin	Kevin Pawlowski
5. Douglas Heck	37,988	106,948	78.78	82	1	David Brister	Eric Giglione


Supervising Agent selection guidelines for recognition in the Spotlight are as follows: Must have one First Year Agent coded and meet all production requirements.

GENERAL AGENTS


1. Michael Redd
Dallas, TX
Record Breaker!



2. Jose Sanchez
Downer's Grove, IL



3. Gary Selesky
Downer's Grove, IL



4. Arkadi Nulman
Kansas City, MO



5. Eric Neal
St. Louis, MO



All Time Record to Beat
Month: \$76,291 1st Yr. Alan Becker

All Time Record to Beat
Month: \$103,854 Net ALP Don Foti

October Production

Name	1st Year Agent	Net ALP	Pers	N/G	# 1st Yr Agents	MGA	SGA
1. Michael Redd	\$79,877	\$90,300		91	13	David Zophin	Ed Orell
2. Jose Sanchez	60,798	70,820	83.57	90	8	Eric Nichols	Scott Smith
3. Gary Selesky	57,616	63,528	83.02	84	8	Michael Knapick	Scott Smith
4. Arkadi Nulman	57,543	93,330	81.04	82	5	Vlad Basov	Larry Geneser
5. Eric Neal	49,637	70,466	81.62	87	7	Slav Bitman	Larry Geneser
6. Leanne Hughes	42,955	58,679	78.36	80	8	David Brister	Eric Giglione
7. Leonard Leach	38,568	39,753		87	7		Ryan Whitley
8. Greg Spence	31,077	37,439		87	8	David Zophin	Ed Orell
9. Marlon Underwood	30,854	49,846	77.92	81	5	Paul Lund	Scott Smith
10. Jason Launius	29,866	32,874		93	5	Lee Conti	David Cohen

YTD Production

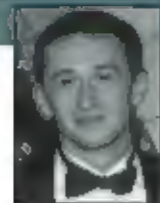
All Time Record to Beat
YTD: \$395,699 1st Yr. James Peate

All Time Record to Beat
YTD: \$864,620 Net ALP

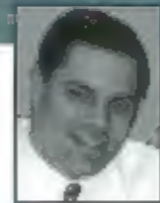
Name	1st Year Agent	Net ALP	Pers	N/G	# 1st Yr Agents	MGA	SGA
1. Eric Neal	\$357,377	\$407,448	81.62	87	7	Slav Bitman	Larry Geneser
2. Gary Selesky	331,283	396,439	83.02	84	8	Michael Knapick	Scott Smith
3. Leanne Hughes	222,153	395,307	78.36	80	8	David Brister	Eric Giglione
4. Jose Sanchez	172,014	246,257	83.57	90	8	Eric Nichols	Scott Smith
5. Michael Redd	165,681	200,184		91	13	David Zophin	Ed Orell
6. Damon Hartley	138,909	164,537		88	3	Slav Bitman	Larry Geneser
7. Rudi Camenzind	137,163	226,667	85.16	89	2	Erik Graham	David Cohen
8. James Dattilo	136,300	278,517	74.46	87	5	James Dattilo	Marc Zipper
9. Glynn Bergeron	133,745	155,266		89	9	Glynn Bergeron	Robert Colley
10. Errol Doerr	132,029	207,482	81.75	84	3	Wendell Bangs	Rick Allig

General Agent selection guidelines for recognition in the Spotlight are as follows: Must have two First Year Agents coded and meet all production requirements.

Master General Agents



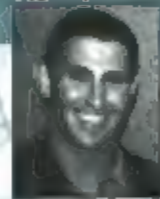
1. Slav Bitman
St. Louis, MO



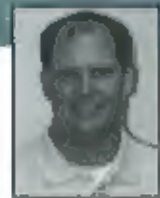
2. Eric Nichols
Downer's Grove, IL



3. Paul Rumbuc
Rochester, NY



4. David Zophin
Dallas, TX



5. Michael Knapick
Downer's Grove, IL



6. Wilbur Smith
Redmond, WA



7. Lee Conti
Los Angeles, CA



8. Robert Olson
Downer's Grove, IL



9. Steve Foti
Walnut Creek, CA



10. Christine Hartman
Phoenix, AZ

October Production

All Time Record to Beat
Month: \$190,653 1st Yr. Slav Bitman

All Time Record to Beat
Month: \$236,811 Net ALP Ed Orell

Name	1st Yr. Agent	Net ALP	Pers	NG	#1st Yr. Agents	SGA
1. Slav Bitman	\$167,479	\$181,945	76.75	78	27	Larry Geneser
2. Eric Nichols	117,146	147,937	77.63	83	19	Scott Smith
3. Paul Rumbuc	94,450	94,088		90	21	Durhon Oldham
4. David Zophin	92,330	91,999	76.19	79	24	Ed Orell
5. Michael Knapick	90,999	103,995	76.45	80	15	Scott Smith
6. Wilbur Smith	87,604	129,316	78.56	81	19	Rick Altig
7. Lee Conti	80,882	101,109	78.74	84	15	David Cohen
8. Robert Olson	78,369	98,890	77.05	80	14	Scott Smith
9. Steve Foti	70,140	99,462	76.80	78	17	Jatoff-Foti
10. Christine Hartman	61,874	84,104	77.90	82	18	Cohen-Hartman
11. Paul Lund	60,915	73,730	75.38	79	8	Scott Smith
12. Gregory Partee	59,013	81,553	77.40	85	11	Hancock-Boles
13. Wayne Hendricks	56,021	71,413	81.55	90	11	Joseph Manone
14. Steven Jakubczak	55,154	58,972		84	9	Scott Smith
15. Vlad Basov	53,287	97,335	78.39	77	7	Larry Geneser
16. Gregory Strausser	48,157	52,800	79.56	82	12	Zeldner-Cowan
17. John Akers	44,320	42,679		82	10	Chris Lafond
18. Erik Graham	43,676	94,510	81.71	87	8	David Cohen
19. Wendell Bangs	43,671	62,986	79.65	83	27	Rick Altig
20. Roger Fung	43,517	84,977	76.51	79	10	Rick Altig

YTD Production

All Time Record to Beat
YTD: \$1,409,138 1st Yr. Ed Orell

All Time Record to Beat
YTD: \$2,046,700 Net ALP Ed Orell

Name	1st Yr. Agent	Net ALP	Pers	NG	#1st Yr. Agents	SGA
1. Slav Bitman	\$1,431,716	\$1,486,233	76.75	78	27	Larry Geneser
2. David Zophin	883,542	893,776	76.19	79	24	Ed Orell
3. Michael Knapick	595,103	717,967	76.45	80	15	Scott Smith
4. Paul Rumbuc	537,918	554,471		90	21	Durhon Oldham
5. Paul Lund	502,276	572,155	75.38	79	8	Scott Smith
6. Eric Nichols	498,894	619,751	77.63	83	19	Scott Smith
7. Steve Foti	440,276	767,511	76.80	78	17	Jatoff-Foti
8. Christine Hartman	431,139	689,014	77.90	82	18	Cohen-Hartman
9. Gregory Partee	418,081	525,453	77.40	85	11	Hancock-Boles
10. Lee Conti	393,212	676,606	78.74	84	15	David Cohen
11. Vlad Basov	381,662	788,838	78.39	77	7	Larry Geneser
12. Stephen Ross	343,850	508,224	79.12	93	9	Steve Friedlander
13. David Iriye	333,927	358,078	77.06	83	8	David Cohen
14. Steven Lee	324,227	415,143	82.58	78	9	Rick Altig
15. Wendell Bangs	312,756	467,888	79.65	83	27	Rick Altig
16. Erik Graham	303,303	757,530	81.71	87	8	David Cohen
17. Danny VanHouten	298,964	377,151	83.00	80	11	Joseph Manone
18. Gregory Strausser	288,147	288,922	79.56	82	12	Zeldner-Cowan
19. Steven Jakubczak	282,880	313,136		84	9	Scott Smith
20. Hurst Kopp	269,837	398,695	79.57	77	13	Rick Altig

Master General Agent selection guidelines for recognition in the *Spotlight* are as follows: Must have four First Year Agents coded and meet all production requirements.

MANAGEMENT BONUS

Monthly Management Bonus 65 Percent and 70 Percent MGA Contracts 57.5 Percent GAs Coded Under MGA

October Bonus Qualifiers

Slav Bitman \$13,188	Dennis Muth \$4,170	Michael Redd \$1,796	Vlad Opra \$920	Edmundo Martinez \$328
Eric Nichols \$11,247	Gregory Strausser \$4,141	Hurst Kopp \$1,794	Roland Fletcher \$914	Michael Smith \$322
Paul Rumbuc \$8,762	Lawrence Hauck \$4,016	Arkadi Nulman \$1,762	Greg Spence \$850	Leslie Taylor \$288
David Zophin \$7,939	Gregory Partee \$3,791	Don Goodwin \$1,666	David Wang \$670	Carlos Cantu \$268
Robert Olson \$7,719	Kevin Lacy \$3,529	Eric Neal \$1,666	Carrie Howard \$668	Rosario Aguilar \$263
Michael Knapick \$7,084	Erik Graham \$3,492	Wayne Hendricks \$1,650	Lorena Barriere \$628	Pamela Drury \$255
Steve Foti \$7,003	Michael Hanson \$3,320	Gary Selesky \$1,599	Maria Bellajaro \$622	Peter Novellino \$251
Vlad Basov \$6,853	Gloria Sanchez \$3,128	Steven Lee \$1,514	Marlon Underwood \$603	Bulbinder Hayer \$248
Lee Conti \$6,739	Marcellus Adams \$2,798	Eric Dionne \$1,357	Andre Abramovich \$568	Mark Lund \$237
Steven Jakubczak \$6,131	Steven Edgell \$2,734	Rebecca Francis \$1,327	Wesley Bangs \$560	Maria Esposito \$228
Theodore Pappas \$6,121	Scott Geisel \$2,604	Jason Launius \$1,226	Earnest Loveless \$535	Julie Aprahamian \$177
Christine Hartman \$5,880	Alan Becker \$2,521	Glynn Bergeron \$1,194	Russell Chang \$502	Jeff Woolsey \$113
Jeff Churchfield \$5,816	Paul Lund \$2,519	John Akers \$1,153	Jason Dickson \$435	
Wilbur Smith \$4,655	Ladi Lesanek \$2,088	James Beck \$1,136	Errol Doerr \$410	
Wendell Bangs \$4,517	Narinder Dhillon \$1,962	John Franklin \$1,033	Bruce Wilson \$382	
Roger Fung \$4,214	Jose Sanchez \$1,907	Bill Cook \$985	Rudi Camenzind \$342	

Total \$198,504

COMMUNITY INVOLVEMENT

MONETARY DONATIONS

Jatoft-Foti Agency

- Contributed \$500 to Local 483's Charity Golf Tournament.
- Donated \$2,000 to Cruger Marketing for the Valley Labor Citizen program.
- Sponsored the Sacramento Central Labor Council's golf tournament with a \$300 contribution.
- Donated \$300 to the Shop Iron Workers Local 790 Golf Tournament.

- Contributed \$1,000 to the Construction Labor News John Neese Dinner.
- Donated \$200 to the Family Bridges, Inc. Superstar Fundraising Concert.

Total \$4,300

OTHER DONATIONS

David Cohen Agency

- Sponsored the Para Los Ninos Golf Tournament.

Joseph Manone Agency

- Contributed to United Food & Commercial Workers Union Local 1444 Leukemia Fund Drive.
- Donated non-perishable food items to the Community Interfaith Connection for the disaster victims in Burnett and Washburn Counties.

Durhon Oldham Agency

- Contributed to the United Steelworkers of America Strike Relief Fund.

Richard Rutt Agency

- Is boycotting New Era Cap Company on behalf of the Communications Workers of America while they are on strike against the company.

Together in Solidarity We Stand

American Income Life and its State General Agencies along with the Home Office have contributed a total of **\$67,000** to the AIL/NILCO/NYCLC Disaster Relief Fund. Thank you all for your tremendous efforts — every little bit helps!

If you still wish to make a contribution make the donation payable to:

New York C.L.C. Disaster Relief Fund

and mail your contribution to:

NILCO
239 Great Neck Road
Great Neck, NY 11021

Presenting the Check

Richard Rutt, SGA for NIL in New York, presents a check for the NYC Central Labor Council Disaster Relief Fund on behalf of AIL & NIL. Pictured left to right: Ted Jacobsen, Secretary NYCCLC, Richard Rutt, Brian McLaughlin, President NYCCLC and Anne Bowyer, P.R. Rep. for NIL in New York.



STATE GENERAL AGENTS



Scott Smith

Category I	OCTOBER PRODUCTION						YEAR TO DATE PRODUCTION				
	SGA	1st Yr Agent	Quota	% Of Quota*	Net ALP	NG	Pers	1st Yr Agent	Quota	% Of Quota	Net ALP
	Scott Smith	\$467,246	\$192,000	243	\$609,555	79	75.34	\$2,622,782	\$1,572,000	167	\$3,865,070
	Rick Altig	645,186	372,000	173	1,112,905	77	75.46	4,158,362	3,540,000	117	8,223,291
	David Cohen	166,103	108,000	154	284,696	86	80.68	1,199,223	864,000	139	2,247,410
	Ed Orell	142,958	98,000	149	166,399	81	76.10	1,006,193	636,000	158	1,145,075
	Hancock-Boles	103,980	84,000	124	178,459	80	76.89	897,434	768,000	117	1,197,498
	Richard Rutt	109,803	96,000	114	109,803	91	87.50	388,849	528,000	74	388,852



Durhon Oldham

Category II	OCTOBER PRODUCTION						YEAR TO DATE PRODUCTION				
	SGA	1st Yr Agent	Quota	% Of Quota*	Net ALP	NG	Pers	1st Yr Agent	Quota	% Of Quota	Net ALP
	Durhon Oldham	\$97,860	\$60,000	163	\$97,860	90		\$617,500	\$324,000	191	\$617,500



David Cohen & Steve Hartman

Category III	OCTOBER PRODUCTION						YEAR TO DATE PRODUCTION				
	SGA	1st Yr Agent	Quota	% Of Quota*	Net ALP	NG	Pers	1st Yr Agent	Quota	% Of Quota	Net ALP
	Cohen-Hartman	\$69,617	\$48,000	145	\$102,758	82	77.12	\$526,703	\$480,000	110	\$925,428

*Only the leading SGAs with 100 percent or better in monthly Percent of Quota will have their picture displayed on this page.

STATE GENERAL AGENTS



Joseph Manone

Category IV	OCTOBER PRODUCTION						YEAR TO DATE PRODUCTION				
	SGA	1st Yr Agent	Quota	% Of Quota*	Net ALP	NG	Pers	1st Yr Agent	Quota	% Of Quota	Net ALP
	Joseph Manone	\$88,628	\$36,000	246	\$137,220	82	81.66	\$692,126	\$360,000	192	\$1,234,485
	Steve Friedlander	79,799	36,000	222	120,809	92	75.24	831,825	360,000	231	1,097,963
	Robert Smith	45,725	36,000	127	68,668	78	75.66	405,299	360,000	113	520,153
	Lisa D'Amico	29,212	36,000	81	64,500	80	77.42	279,176	360,000	78	566,502



Chris Lafond

Category V	OCTOBER PRODUCTION						YEAR TO DATE PRODUCTION				
	SGA	1st Yr Agent	Quota	% Of Quota*	Net ALP	NG	Pers	1st Yr Agent	Quota	% Of Quota	Net ALP
	Chris Lafond	\$68,381	\$24,000	285	\$107,112	78	76.67	\$364,269	\$240,000	152	\$489,709



Cindy Furer & Bob Whittinghill

Category VI	OCTOBER PRODUCTION						YEAR TO DATE PRODUCTION				
	SGA	1st Yr Agent	Quota	% Of Quota*	Net ALP	NG	Pers	1st Yr Agent	Quota	% Of Quota	Net ALP
	Furer-Whittinghill	\$64,178	\$36,000	178	\$87,309	91		\$152,785	\$108,000	141	\$248,194

*Only the leading SGAs with 100 percent or better in monthly Percent of Quota will have their picture displayed on this page.

Information At Your Fingertips

I have had the privilege of working on many projects as American Income's Public Relations Director, but none as exciting as the Public Relations Representatives' Resource Center. The PR Resource Center is an online training and information center designed to give PR Reps all the tools they need in order to build a successful career.



In order for you to succeed in today's marketplace, it is imperative you have the tools you need all in one place. The Resource Center is a one-stop venue where you can find information on the marketplace and company tools — from forms to presentation materials. You also have access to financial contributions and servicing kits. This is one stop shopping where you can find everything and anything — except the kitchen sink!

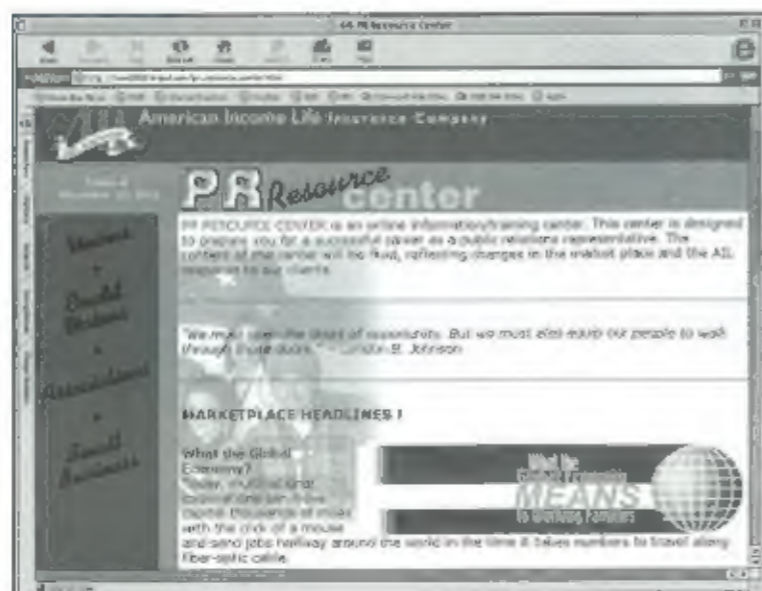
The Resource Center is meant to be a dynamic force in providing you with needed skills as well as up-and-coming market opportunities. I am thoroughly convinced that to meet the challenges of growth and expansion we must embrace all that technology has to offer to keep us in tune with the fast-paced changes in our ever-changing markets.

from the desk of
Denise Bowyer
National Public Relations
Director

I am inviting you to explore this new tool and use it to help plan your market strategies and set your goals for 2002. You can access the online Resource Center by logging onto www.aillife.com and clicking on PR Resource Center. Once you have had a chance to sift through the information provided at this site, I would love to get your feedback. Your input as to what you want will be a vital component to your individual and our collective success with this project. E-mail your suggestions to me at bowyerd Denise@qwest.net. This site is a tool, but its success starts with you!

We must open the doors of opportunity. But we must also equip people to walk through those doors."

— Lyndon Johnson



Qualifiers

Laurie Onasch	\$943
Rona Spano	\$943
Leo VanDenBussche	\$910
Al Wall	\$910
Denise Bateman	\$748
Jenny Williams	\$748
Ken Altizer	\$725
Richard Case	\$725
Robin Denham	\$725
Brenda DiSomma	\$725
Darrell Dorey	\$725
Vivian Dwyer	\$725
Joseph Ward	\$700
Malka Arony	\$600
Cheryl Cook	\$575
John Molina	\$575
Ayana Prendergast	\$575
Marjorie Wade	\$550
David Provencher	\$525
Lou Neil Busby	\$500
Patti Morgan	\$500
Donald Spohn	\$460
George Farenthold	\$440
Susan Fuldauer	\$390
Sandra Johnson	\$300
Suzanne Powers	\$300
Barbara Tezsla	\$300
Irene Rurycz	\$275
Krissa Hensley	\$263
Anat Cohen	\$250
Roger Johnson	\$250
Richard Meshulam	\$250
Jennifer Opra	\$250
Jamie Surace	\$250
Bernie Wendekler	\$250
Kimberly Grissom	\$220
John Wilkinson	\$220
Becky Cutler	\$210
Susan Gilbert	\$210
Pater Nielsen	\$200
Nancy Rising	\$200
Randy Stockly	\$200

Total
\$20,340

JANUARY
FEBRUARY
MARCH
APRIL
MAY
JUNE
JULY
AUGUST
SEPTEMBER
OCTOBER
NOVEMBER
DECEMBER



PR REPRESENTATIVES

PR Manager



Debbie Enstedt
Winnipeg, MB



Category A:



Leo VanDenBussche
Winnipeg, MB



Al Wall
Toronto, ON

Category B:



Laurie Onasch
Menomonee Falls, WI



Darrell Dorey
Halifax, NS

Category C:



Patti Morgan
Shreveport, LA



Darrell Dorey
Halifax, NS

PR REPRESENTATIVES

October Production

PR Manager	No. Cards	SGA
1. Debbie Enstedt	17,972	Rick Altig
2. Rona Spano	5,168	Scott Smith
3. Charles Hill	3,761	Jatoft-Foti

YTD Production

PR Manager	No. Cards	SGA
1. Debbie Enstedt	136,667	Rick Altig
2. Charles Hill	45,667	Jatoft-Foti
3. Rona Spano	33,522	Scott Smith

All Time PR Card Production Record

Month: 18,960 cards Anthony Gentili

All Time PR Card Production Record

YTD: 61,879 cards Denisa Bowyer

Category A	No. Cards	SGA
1. Leo VanDenBussche	4,914	Rick Altig
2. Al Wall	3,683	Joshua Chalom
3. Robin Andrade	2,511	Kevin Khadivian

Category A	No. Cards	SGA
1. Al Wall	25,901	Joshua Chalom
2. Robin Denham	24,517	Larry Geneser
3. Robin Andrade	23,570	Kevin Khadivian

Category B	No. Cards	SGA
1. Laurie Onasch	2,006	Joseph Manone
2. Darrell Dorey	1,879	Ramin Kouladji
3. Malka Arony	1,681	Cohen-Hartman

Category B	No. Cards	SGA
1. Laurie Onasch	26,748	Joseph Manone
2. Malka Arony	15,446	Cohen-Hartman
3. Darrell Dorey	10,457	Ramin Kouladji

All Time PR Group Production Record

Month: 61 groups Patti Morgan

All Time PR Card Production Record

YTD: 320 groups Darrell Dorey

Category C	No. Groups	SGA
1. Patti Morgan	35	Tim Schroeder
2. Darrell Dorey	29	Ramin Kouladji
3. Marjorie Wade	24	Ryan Whitley

Category C	No. Groups	SGA
1. Darrell Dorey	174	Ramin Kouladji
2. Patti Morgan	126	Tim Schroeder
3. Joseph Ward	111	Larry Geneser

Category A = Categories one and two. Category B = Categories three, four, five and six. Category C = Top number of contracts signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the Spotlight are as follows: Must have two PR Representatives coded and meet all production requirements.

The AIL Labor Advisory Board Welcomes...



Bruce S. Raynor
President of the Union of Needletrades, Industrial and Textile Employees

Bruce Raynor, President of the Union of Needletrades, Industrial and Textile Employees, was unanimously elected to American Income Life's Labor Advisory Board in early October. Mr. Raynor has 28 years of union experience and will be a tremendous asset to AIL's premier labor council.

In 1995 The International Ladies' Garment Workers' Union and the

Amalgamated Clothing and Textile Workers Union voted to merge forming UNITE, the Union of Needletrades, Industrial and Textile Employees. UNITE, a pre-eminent apparel

and textile union, represents over 250,000 workers across Canada, the United States and Puerto Rico.

Mr. Raynor began his career in the education department of the former Textile Workers Union of America in 1973 and became the Education Director of that union in 1974. Raynor continued his move up the union leadership ladder when he was elected

International Vice President of the ACTWU in 1981, and was later elected to the post of Executive Vice President.

Bruce Raynor began his involvement with UNITE in 1995 when he was elected Executive Vice President at the founding convention. Raynor was then elected Secretary-Treasurer in 1998 and was re-elected to the position in 1999. He remained Secretary-Treasurer until July 2001 when he was elected President. Mr. Raynor's election to the Office of President follows the retirement of his predecessor, Jay Mazur.

Mr. Raynor has played an important role in UNITE's development since 1995, including helping to expand health and pension benefits to low-wage workers. He is also responsible for UNITE's national organizing program, in which capacity he is credited with innovative and aggressive tactics which have led the way for the entire labor movement. He was recently elected to the AFL-CIO Executive Council and is Chairman of the Board of Trustees of the UNITE national pension and insurance program.

We are looking forward to Mr. Raynor's valued contribution to AIL's Labor Advisory Board.

Congratulations!

"One man with courage makes a majority."

— Andrew Jackson

The AIL Labor Advisory Board Welcomes...



Larry V. Gregoire
President of the International Chemical Workers Union Council

In September, Larry Gregoire, President of the International Chemical Workers Union Council, was unanimously elected to serve on American Income's Labor Advisory Board. Mr. Gregoire brings more than 30 years of experience in labor leadership to AIL's one-of-a-kind advisory board.

The International Chemical Workers Union Council is affiliated with the

UFCW, a union which believes in a better life for all working people. The ICWUC, founded in 1944, has a proud history of representing people who work in the chemical industry,

including industrial, pharmaceutical, and agricultural chemicals, as well as, those who work in the cosmetics industry, the paint industry, the defense industry and the mining industry.

Mr. Gregoire joined the Chemical Workers Local 588 in Baton Rouge, Louisiana in 1970, and not long after joining, he became the president of

Local 588. Mr. Gregoire is no stranger to labor's needs and took a keen interest in his new leadership role. His efforts at the local level were instrumental in Foster Grant, a manufacturing plant in Baton Rouge, discontinuing the use of benzene, a carcinogen used for cleaning.

Further serving his union, Gregoire was appointed international representative in 1985, became vice president and regional director of region 6 in 1989, and in 1999 was elected to the post of secretary-treasurer/regional director. Mr. Gregoire remained in this position until August 2001, when he was elected president of the ICWUC following the retirement of his predecessor.

The knowledge and skills Mr. Gregoire developed throughout his career with the International Chemical Workers Union Council made him a natural choice for American Income's Labor Advisory Board. Larry Gregoire has spent his career dedicated to the labor movement in this country and American Income is proud he has joined our team of labor professionals. We are looking forward to Mr. Gregoire's valued contributions and to working with him well into the future.

Congratulations!

"To strive, to seek, to find, and not to yield."

— Lord Tennyson

If You Like Our Beaches, You Should See Our Sand Castles.

The French Riviera

When most people think of the French Riviera, they think of white, sandy beaches. Although the sand and sea offers the allure of the sub-tropics, to think only of beaches would be like thinking of art as only landscapes or literature as only poetry. The Riviera has been the world's playground for centuries, and there are plenty of ways to play: spectacular museums, lively open-air markets, and plenty of castles!

**The Riviera
has it all**

...oh, and beaches too.



Another Great AIL Destination

French Riviera Standings

Listed below are the top Agencies for the French Riviera contest through October 2001. For complete contest rules and regulations log onto www.allife.com.

First Place	Steve Friedlander Agency	275 Percent of Quota
Second Place	Joseph Manone Agency	199 Percent of Quota
Third Place	Durham Oldham Agency	190 Percent of Quota
Fourth Place	Chris Lafond Agency	190 Percent of Quota
Fifth Place	Scott Smith Agency	187 Percent of Quota
Sixth Place	Ed Orell Agency	170 Percent of Quota

Brush-up on your French and join American Income in the fabulous French Riviera! Au revoir!